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Testimony on HB-5013

Honorable Elected Officials and Board Members of the Health Insurance Exchange, thank you for the opportunity to address you with regards to concerns and desires for modifying the composition of this Board to greater address the needs of the citizens of our great State. As you all aware; House Bill 5013 requests that the composition of this Board be increased with the addition of the State Health Care Advocate as a voting member; and the addition of two Small Business members and two Consumer Advocates as voting members.

In having attended many meetings on health care reform, I have submitted comments both directly and in cooperation with Small Business advocacy groups. In attending the Mercer Planning Grant presentations some concerns came to light, such as some of the data not being specific to CT; and, not taking the size of our State into consideration, as well as the occasional misstatement of data, as in stating that there is an Individual Market Maternity mandate that does not exist. This issue is currently creating a significant increase in Medicaid spending on Maternity due to the availability of only one plan with a \$10,000 up-front deductible.

The reason for making these points is to emphasize the need for individuals with voting rights on the Board of this Exchange. It is vitally important that those that are most affected by the decisions of this Board be able to participate in the decision making process in order for making appropriate and insightful choices in the Exchange's operations and health plan offerings. The Exchange is not required to be the sole provider of health insurance options, but it should be the entity that provides checks-and-balances for the health plans that are offered to Individuals and Small Groups within our State. I cannot emphasize enough how important it is to have individuals from very small micro-enterprises and independent sole proprietors' participate on this Board. These are the people creating jobs in our State; and risking their own personal assets and reputations to build tomorrow's great companies.

- In choosing a CEO for the Exchange; it is vitally important that the individual be a passionate visionary that understands the insurance industry and the inner-workings in Hartford; and that is not afraid to work the many extra hours necessary to get the Exchange operational.
- In relation to CBIA; the Board should be concerned that they are a fee-based Membership organization that spends approximately 1/3 of its revenues lobbying, and it is questionable if a Lobbyist can actually receive Federal Funds that are an inherent part of the Exchange; i.e. Premium Credits to lower health plan costs.
- If individuals and Small Business owners that are most affected by health care reform and the operations of the Exchange have no "true" voice; we could fail to assist them. This will negatively impact our greatest home grown job creators within our State economy.
- Although our current State Law states only consumers can be members of the Exchange Board; the intent of the federal law was for consumers to have a voice and help in designing the Exchange's for the public good.

Finally, in taking the lead from our Governor; it is time for CT to be a Leader again and be the State that sets the standards that are to be followed by others. Therefore, let us be "the" Leaders in creating the most robust and meaningful Exchange in our great Country, alongside a competitive private health insurance marketplace. Let us please not be known as the State that sets the standard for true incompetence.

Sincerely,

Antonio Paulo Pinto